
Federal Deposit Insurance Corporation

Office of the Comptroller of the Currency

Board of Governors of the Federal Reserve System

FIL-1-2020
January 13, 2020

DEPOSITORY INSTITUTION REPORTS

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: Consolidated Reports of Condition and Income for Fourth Quarter 2019

The attached materials pertain to the Consolidated Reports of Condition and Income (Call Report) for the December 31, 2019, report date. Please plan to complete as early as possible the preparation, editing, and review of your institution's Call Report data and the submission of these data to the agencies' Central Data Repository (CDR). Starting your preparation early will help you identify and resolve any edit exceptions before the submission deadline. If you later find that certain information needs to be revised, please make the appropriate changes to your Call Report data and promptly submit the revised data file to the CDR.

Except for certain institutions with foreign offices, your completed Call Report must be received by Thursday, January 30, 2020, in accordance with the filing requirements discussed below.

The banking agencies' [final rule](#) expanding eligibility to file the Federal Financial Institutions Examination Council (FFIEC) 051 Call Report to institutions with total assets less than \$5 billion and that meet certain other criteria took effect for the September 30, 2019, report date. An institution that reported total assets less than \$5 billion as of June 30, 2018, and meets the other eligibility criteria, but chose not to file the FFIEC 051 Call Report as of September 30, 2019, may report on the FFIEC 051 as of the December 31, 2019, report date. The option to file the FFIEC 051 Call Report as of December 31, 2019, also is available to institutions that reported total assets less than \$1 billion as of June 30, 2018, and meet the other eligibility criteria, but filed the FFIEC 041 Call Report for the first three quarters of 2019. Starting with the March 31, 2020, report date, an eligible institution can choose to file the FFIEC 041 or the FFIEC 051 Call Report, and should file the same version of the Call Report for each quarter of the calendar year. The \$5 billion asset-size test for eligibility to file the FFIEC 051 Call Report for report dates in 2020 is based on the total assets an institution reported as of June 30, 2019.

The Call Report forms for December 2019 are available for printing and downloading from the FFIEC [Reporting Forms](#) webpage and the Federal Deposit Insurance Corporation (FDIC) [Bank Financial Reports](#) webpage. No new data items have been added to the Call Report this quarter. Updates to the Call Report instruction books for December 2019 also are available from these webpages. In addition, institutions should refer to the attached Supplemental Instructions for December 2019 for guidance on certain reporting issues. Please notify the individual responsible for preparing the Call Report at your institution about the electronic availability of the report forms, instruction book updates, and Supplemental Instructions for December 2019.

Each institution must file its December 31, 2019, Call Report data in one of two ways:

- By using computer software to prepare and edit its report data and then electronically submitting the data directly to the [CDR](#); or

- By completing its report in paper form and arranging with a software vendor or another party to convert the paper report to the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the institution's Call Report data file to the CDR.

Electronic submission of fourth quarter 2019 Call Report data will be considered timely if the data are received by the CDR no later than Thursday, January 30, 2020, and pass FFIEC-published validation criteria (validity edits and quality edits) or, where necessary, contain explanations for any quality edits that are not passed.

An institution with more than one foreign office, other than a "shell" branch or an International Banking Facility, is permitted an additional *five* calendar days to submit its Call Report data. Such an institution must electronically file its data to the CDR no later than Tuesday, February 4, 2020.

The CDR Help Desk is available from 9:00 a.m. until 8:00 p.m., Eastern Time, Monday through Friday, to provide assistance with user accounts, passwords, and other CDR system-related issues. The CDR Help Desk can be reached by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by email at CDR.Help@ffiec.gov. For all other Call Report issues, institutions should contact their assigned Call Report analyst. If you do not know the analyst assigned to your institution, state member institutions should contact their Federal Reserve District Bank; national institutions, FDIC-supervised banks, and savings associations should contact the FDIC's Data Collection and Analysis Section in Washington, D.C., by telephone at (800) 688-FDIC (3342).

Grovetta N. Gardineer
Senior Deputy Comptroller for
Bank Supervision Policy
Office of the
Comptroller of the Currency

Michael S. Gibson
Director
Division of Banking
Supervision and Regulation
Board of Governors of the
Federal Reserve System

Doreen R. Eberley
Director
Division of Risk Management
Supervision
Federal Deposit
Insurance Corporation

Attachment: [Supplemental Instructions](#)

Distribution: FDIC-Supervised Banks, National Institutions, State Member Institutions, and Savings Associations